दौरान दी गई सहायता का ब्यौरा निम्नलिखित है :—

(करोड़ रुपए)

	बिल पुनर्भुनाई योजना	प्रत्यक्ष भुनाई योजना	कुल
1991–92	10.22	1.81	12.03
1992–93	11.65	0.85	12.50
1993–94	7.81	2.70	10.51

(ख) और (ग) भारतीय औद्योगिक विकास बैंक द्वारा ऐसे आंकड़े नहीं रखे जाते।

(घ) भारतीय औद्योगिक विकास बैंक ने सूचित किया है कि बिल पुनर्भुनाई योजना और प्रत्यक्ष भुनाई योजना दोनों ही निरन्तर चलने वाली योजनाएं हैं और जारी रहेंगी।

Debt Recovery of Public Sector Banks

929. SHRIMATI KAMALA SINHA:

DR. BAPU KALDATE:

Will the Minister of FINANCE be pleased to state:

(a) what is the percentage of debt recovery by the public sector banks in the country during 1993 and 1994 (till date) as against the anticipated recovery;

(b) what are the reasons for shortfall in the debt recovery;

(c) how does Government think that liberalisation and competition with foreign banks has been responsible for shortfall in the debt recovery by the public sector banks; and

(d) the manner in which Government propose to improve the situation?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKARA MURTHY): (a) to (d) The percentage of overdues of public sector banks in respect of all sectors as on March 1993 and September 1993 (latest available) was 18.25% and 19.59% respectively. All the nationalised banks have signed a Memorandum of Understanding (MOU) with RBI according to which recovery is one of major aspects of the same. In the MOU, the recovery of non-performing assets by constituting a recovery cell' has been agreed to' RBI has reported that the non-performing assets of nationalised banks was 24.4% provisional of total advances as at the end of March 1994. RBI monitor regularly the recovery of direct agricultural advances of public sector banks. Available data on recovery of direct agricultural advances of public sector banks reveals that recovery performance registered a marginal improvement from 54% as at the end of June 1992 to 54.3% as at the end of June 1993 (latest available). RBI have taken various steps to improve the recovery performance of the commercial banks in respect of their advances to various sectors. The effective performance in this regard is looked into by RBI primarily during the inspection carried out at periodic intervals. The non-performing assets of commercial banks commented in the inspection report is closely monitored emphasising among other, the need for better recovery performance during the time of discussion with the Chairmen & Managing Directors of the concerned banks. In addition, RBI has also prescribed prudential norms regarding capital adequacy, income recognition, assets classification and provisioning, so as to improve the assets quality of banks.

गुजरात स्थित लघु उद्योगों को ऋण दिया जाना

930. **श्री राजूभाई ए० परमार :** क्या **वित्त** मंत्री यह बताने की कृपा करेंगे कि :

(क) गत तीन वर्षों के दौरान और चालू वर्ष में अब तक गुजरात में लघु उद्योगों को सार्वजनिक क्षेत्र के बैंकों द्वारा ऋण के रूप में क्या कोई धनराशि प्रदान की गई है ;

(ख) यदि हां, तो उक्त अवधि के दौरान प्रदान किए गए ऋण का वर्षवार ब्यौरा क्या है ;

(ग) क्या राज्य के लघु क्षेत्र अन्य राज्यों की तुलना में बैंक ऋणों को लौटाने की बेहतर स्थिति में हैं ; और